



Privacy Policy

Overview

At Paul Consulting, Inc. (hereinafter “PCG”) protecting our users' privacy and security is a top priority. For this reason, we have adopted the following policy to advise you of your choices regarding the use of your personal information online. This policy describes what types of information we gather about you, how we use it, under what circumstances we disclose it to third-parties, and your rights to update or correct it.

Scope of Policy

This Policy applies to PCG. It does not apply to other companies' or organizations' web sites to which we link. You should carefully review the privacy policies of those web sites to determine how they treat your personal information.

Aggregate Data

We gather certain generic information with respect to customers' use of our web site, such as the number of unique visitors, the frequency with which they visit, and the areas on the web site that they favor. These statistics are very much like television ratings that tell the networks how many people tuned in to a program. We only use this type of data in aggregate-that is, we look at the data on a collective basis, in summary form, rather than on an individual basis. This data helps us determine the extent to which our customers use certain parts of our web site, which, in turn, enables us to make it as appealing as possible. We may also provide statistical "ratings" about how our customers collectively use our web site to advertisers, sponsors, and other companies with which we do business ("Participating Corporations"). We do this so they, too, can understand how often people use their areas of the site for them to provide you with the best possible experience. These statistical ratings do not contain any personally identifiable information about you or any of our users.

Cookies

We use a technology nicknamed "cookies" on our web site. Cookies are pieces of information or data sent to your browser from a web server and stored on your computer's hard drive for record-keeping purposes. We use cookies to make your visit to our web site easier. For example, cookies allow us to recognize you when you re-enter our web site so that you will not have to sign-in each time you visit. Cookies also allow us to count the number of unique and return visitors who use our site. Most browsers are initially set up to accept cookies. If you prefer, you can reset your browser to notify you when you've received a cookie or, alternatively, to refuse to accept cookies. It is important to note that you may not be able to use certain features on our web site if you choose not to accept cookies. Cookies can also enable us to track and target the interests of our users to enhance their experience on our site.

IP Addresses

We collect and analyze traffic on our web site by keeping track of the IP addresses of our visitors. IP addresses are unique numeric identifiers that are assigned to each computer browser accessing the Internet. An IP address, by itself, cannot identify you personally. However, when combined with other information provided by your Internet Service Provider (ISP), your IP address can be used to identify the computer originating a message.



Mandatory Communications

PCG reserves the right to communicate with you from time to time about important administrative, policy, legal, credit card, and billing matters, which will affect your use of our web sites, including without limitation any alleged violations of our End-user License Agreement. These communications are mandatory.

Disclosure Exceptions

Notwithstanding the above policies, we reserve the right to disclose your personal information to appropriate third-parties if we are required to do so by law or we believe that such action is necessary:

- To comply with legal process such as a search warrant, subpoena or court order;
- To protect the company's rights and property;
- To investigate reports of users sending material using a false e-mail address or users sending harassing, threatening, or abusive messages;
- To protect against misuse or unauthorized use of our web site and/or the Blue Mountain service; or
- During emergencies, such as when we believe someone's physical safety is at risk.

Your IP address can be accessed by greetings recipients in the header of the notification e-mail. Under certain circumstances, recipients, their legal representatives, and/or law enforcement authorities may be able to combine this with information disclosed by ISPs to determine the source of a communication. By using this service, you knowingly and voluntarily assume any risks associated with such disclosure.

Opt-Out/Changing Your Status

Membership with PCG can only be canceled 30 days prior to renewal. Please refer to the End-User License Agreement for a complete description of your rights to utilize the SOFTWARE.

Sale of Assets

If PCG is ever sold, acquired, merged, liquidated, reorganized, or otherwise transferred, we reserve the right to transfer our user databases together with any personally identifiable information contained therein, to a third-party acquiring PCG 's assets. In the event we do so, we will notify system administrators via e-mail stored within the SOFTWARE.

Changes to the Privacy Policy

PCG will occasionally update this Privacy Policy in response to changing business circumstances and legal developments. When PCG posts changes to this Policy, you will see the word "updated" next to the Privacy Policy link on the front page of the CSBG Org Standards Site. If there are material changes to this Policy or in how PCG uses your personally identifiable information, PCG will prominently post such changes prior to implementing the change. PCG encourages you to periodically review this Policy to be informed of how we are protecting your information.

USE COMMON SENSE IN ALL YOUR ONLINE ACTIVITIES

Even the best policy can't protect your online privacy and security in all circumstances. Unscrupulous advertisers, hackers, and scam artists are constantly searching the Internet looking for new targets. Your best protection is to understand the limits to privacy on the Internet and use common sense in all your on-line activities. Be aware that e-mail is an inherently insecure form of communication. Remember that third parties are sometimes able to



Paul Consulting Group

WE LISTEN, THEN SOLVE

illegally intercept your unencrypted messages. Anytime you visit a chat room or post a message to an on-line bulletin board, your e-mail address can be accessed by advertisers looking to compile lists for unsolicited commercial e-mail (also known as spam). Be sure that you only disclose your e-mail address in circumstances in which it is safe to do so. Beware of scams in which persons unknown to you request your screen name, password, or credit card information. Make sure you verify the identity of anyone asking for personal information. Always monitor your children's on-line activities and educate them as to the rules for safe Internet use.